APPRAISAL OF



LOCATED AT:

282 Bangor Ave San Jose, CA 95123

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Redwood Holdings LLC

AS OF:

September 14, 2023

BY:

Josef E Teeke

	to provide the lender/client with an a			aiket value of the Subjec	i property.
Property Address 282 Bangor Ave	•	City San Jose		e CA Zip Code 95123	
Borrower Redwood Holdings LLC	Owner of Public Record	Fernandez Larry		nty Santa Clara	
Legal Description TRACT 3542 BOOK 167		Smandoz Larry	Cou	, Janua Jiara	
Assessor's Parcel # 692-11-107	11 AOL 43 LOT 131	Tax Year 2022	DE	Taxes \$ 7,998	
Neighborhood Name Blossom Valley		Map Reference 72-B2		sus Tract 5120.29	
Occupant X Owner Tenant Vacant		5 0	PUD HOA\$ 0	per year	per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)				
Assignment Type Purchase Transaction	Refinance Transaction X Other (des				
Lender/Client Wedgewood Inc	Address 2015 Man	hattan Beach Blvd Suit	te 100, Redondo Be	each, CA 90278	
Is the subject property currently offered for sale or ha	s it been offered for sale in the twelve mor	ths prior to the effective date of t	this appraisal?	es X No	
Report data source(s) used, offering price(s), and dat				e prior 12 months.	
, , , , , , , , , , , , , , , , , , , ,				•	
I did did not analyze the contract for sale	for the subject purchase transaction. Expla	nin the results of the analysis of the	he contract for sale or why t	ne analysis was not performe	ed.
			, .		
Contract Drice & Date of Contr	root lo the property	asller the aureur of public records	D Van DNa D	ata Cauraa(a)	
Contract Price \$ Date of Contract		seller the owner of public record		ata Source(s)	
Is there any financial assistance (loan charges, sale o	• • • •		on benait of the borrower?	∐Yes ∐No	
If Yes, report the total dollar amount and describe the	e items to be paid.	<u>\$0;;N/A</u>			
Note: Race and the racial composition of the neig	ghborhood are not appraisal factors.				
Neighborhood Characteristics	One-Unit F	lousing Trends	One-Unit Hous	ing Present Land	d Use %
Location Urban X Suburban Rural	Property Values Increasing	X Stable Declin	ing PRICE	AGE One-Unit	80 %
Built-Up X Over 75% 25-75% Under		In Balance Over S		(yrs) 2-4 Unit	5 %
Growth Rapid X Stable Slow				24 Multi-Family	5 %
Neighborhood Boundaries The neightborhood			1,650 High	60 Commercial	5 %
Teresa Blvd to the South, Snell Ave t		uie ⊑asī.	1,303 Pred.	54 Other	5 %
Neighborhood Description See attached add	dendum.				
Market Conditions (including support for the above co	onclusions) The subject's currer	nt market is stable. The	supply / demand o	f homes are not in b	palance
as there is a shortage in supply. Mar	keting times are under 3 mon	ths.			
<u> </u>	•				
Dimensions See Plat Map	Area 4986 sf	Shape Rectar	ngular	View N;Res;	
Specific Zoning Classification R1-8		e Family Residential	igaiai	11011 11,1100,	
		Zoning Illegal (describe	-\		
				(No. doc.26)	
Is the highest and best use of the subject property as	s improved (or as proposed per plans and s	specifications) the present use?			
		. , ,	Z ICS NO I	f No, describe.	
				, <u> </u>	
Utilities Public Other (describe)	Public		Off-site Improve	ments Type Public	: Private
Electricity X	Water X		Off-site Improve	ments Type Public	: Private
Electricity X Gas X	Water X Sanitary Sewer X	Other (describe)	Off-site Improve Street Asphalt Alley None	ments Type Public X	
Electricity X Gas X FEMA Special Flood Hazard Area Yes X Yes X	Water X Sanitary Sewer X No FEMA Flood Zone D	Other (describe) FEMA Map # 06085	Off-site Improve Street Asphalt Alley None	ments Type Public	
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	rable pro	perties currently of	fered for sale in the sub	oject neighborhood rang	ing in price fror	m\$ 1,29	9,000 to \$	1,399,		
			ighborhood within the	ighborhood within the past twelve months ranging in sale price from \$ 1,100,000				401,000		
FEATURE	,	SUBJECT		LE SALE NO. 1		IPARABLE S	SALE NO. 2			E SALE NO. 3
282 Bangor Ave			337 Arco Ct		308 Copc	co Lane		157 Ma	ınton Dr	
Address San Jose, C	A 951	23	San Jose, CA 9	95123	San Jose	, CA 951	23	San Jos	se, CA 9	5123
Proximity to Subject			0.36 miles NW		0.20 mile:	s SW		0.36 mi	iles NE	
Sale Price	\$			\$ 1,250,000 \$ 1,152,000				\$ 1,200,000		
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 714.29 sq. ft.		\$ 687.76	6 sq. ft.		\$ 857.14 sq. ft.		
Data Source(s)			MLSL #ML8193	33474;DOM 6	MLSL #M	1L819312	282;DOM 4	MLSL #	#ML8192	26657;DOM 10
Verification Source(s)			Doc#25515490		Doc#			Doc#25	488502	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLth	1	
Concessions			Conv;0		Conv;0			Conv;0		
Date of Sale/Time			s08/23;c07/23		s07/23;c0	06/23		s06/23;	c05/23	
Location	N;Res	3;	B;Cul-de-sac;	-25,000	N;Res;			N;Res;		
Leasehold/Fee Simple	Fee S	Simple	Fee Simple		Fee Simp	ole		Fee Sir	nple	
Site	4986	sf	8145 sf	-15,800	6090 sf		-5,500	5103 sf	•	-600
View	N;Res	3;	N;Res;		N;Res;			N;Res;		
Design (Style)	DT2;0	Contemp	DT1;Contemp	0	DT1;Cont	temp	0	DT1;Co	ontemp	0
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	60		53	0	55		0	57		0
Condition	C4		C4		C4			C3		-45,000
Above Grade		rms. Baths	Total Bdrms. Baths	0	Total Bdrms.	Baths	0	Total Bdrms	s. Baths	0
Room Count	-	3 2.0	8 4 2.0	-5,000	5 3	2.0	0	7 4	2.0	-5,000
Gross Living Area 100		1,617 sq. ft.	1,750 sq			675 sq. ft.	-5,800		1,400 sq.	
Basement & Finished	0sf	., oq.16	0sf	.5,550	0sf		5,555	0sf	,	21,700
Rooms Below Grade	551		55.		33.			55.		
Functional Utility	Avera	IGE .	Average		Average			Averag	Δ	+
		ige NoAC	FWA/NoAC		FWA/No/	<u>۸</u>		FWA/C		-10,000
Heating/Cooling										-10,000
Energy Efficient Items		oane win	dual pane win		dual pane	= WIII		dual pa		+
Garage/Carport	2ga20	aw	2ga2dw		2ga2dw			2ga2dv	V	
Porch/Patio/Deck	Patio		Patio		Patio			Patio		
Additions	None	noted	None noted		None note	ed		None n	oted	
Net Adjustment (Total)			+ X-	\$ 59,100		X - \$	11,300	+	_	\$ 38,900
Adjusted Sale Price			Net Adj4.7%		, ,	-1.0%		Net Adj.	-3.2%	
of Comparables			Gross Adj. 4.7%	\$ 1,190,900	Gross Adj.	1.0% \$	1,140,700	Gross Adi.	6.9%	\$ 1,161,100
	search the	e sale or transfer h	istory of the subject pro	perty and comparable s	ales. If not, exp	plain The				story in past 36
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My research did X Data source(s) Realist My research did X Data source(s) Realist My research did X Data source(s) Realist Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or trar (Grant Deed - Doc Way transferred on \$860,000 (Grant Deed) Summary of Sales Compar through review of a living area are adju in conclusion of the condition). The selection of the condition of the Cost approach to v This appraisal is made Supproach to the following inspection based on the extended on a visual inspection based on a visu	did not redata did not redata did not redata did not redata data ce(s) ce(s) ce(s) search and data search and	comparables eveal any prior sal d analysis of the p SUI 03/15/2011 \$425,000 Realist data 09/13/2023 ory of the subject p 0955). 274 B //2022 for \$1, //2022 for \$1, //2022 for \$1, /////////////// coach. All salement data sout \$100.00/sq. on of value divided by the subject p on of value divided by the salement data sout \$100.00/sq. on of value divided by the subject p on of value divided by the subject p on of value divided by the subject p assumed to based on the subject p assumed to based on the subject to passumed to based on the subject to passumption that the exterior are	es or transfers of the se or transfers of the corrior sale or transfer hist BJECT roperty and comparable ieber Dr transfer 200,000 (Grant 71). 205 Beegun ft. and lot size of the composite to similarities were the best available in average of the market data. 185,000 s1,185,000 d, however the se completion per plans a basis of a hypothetical the condition or deficients as of the subject products	bject property for the the comparable sales for the condition as the incomparable sales for the condition that the repainance of the comparable sales for the condition that the repainance of the condition that the repainance of the comparable sales for the condition that the repainance of the condition that the condition that the repainance of the condition that the condi	ree years prior year prior to the rty and compar LE NO. 1 ic records, 18 for \$955 15070). 58 d on 08/06 e, and simil considered dijusted at 8 dition with the time of the ti	rable sales (r COMP 04/19/19 \$142,00 Realist c 09/13/20 , the Sub 5,000 (Gr 874 Falor 6/2004 for 185,000/sq deferred of inspect not inspect not inspect not inspect not inspect shave been shave been ir:	e subject has ept as noted. ive date of this approperation of the comparable report additional prior parable states of the comparable report and parable report and parable states of the comparable report and parable report additional prior para	no other aisal. sale. r sales on p 2 Re 09 d on 03/ oc #2389 rred on 0 rant Dee erall mar e for this hts are of (inferred ect's inte list price ight in the vements ha subject	sales hi lage 3). COMPAR. calist date b/13/2023 15/2011 00206). 2 09/14/20 cd - Doc in the control of the co	ABLE SALE NO. 3 ABLE S
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* Sales Comparison Analysis: Adjustments were applied to Lot size +/- 1,000 sq. ft. and GLA size Differences in the upgrading and / or remodeling are made from Lo	
* I have performed no services, as an appraiser or in any other cap the three-year period immediately preceding acceptance of this ass	
* Exposure time was identified as a time period preceding the effect marketing time was redefined as a technical term to describe an estreasonable exposure time for the subject property is 30 days.	
* Predominant value versus the subject value The final value of the subject property is below the predominant val range. The subject's market area has a wide range of sizes, design: The subject property is neither an under-improvement nor an over- as not generally conforming to the neighborhood. The subject proper has no effect on its appeal, marketability or value.	and qualities of properties, which produces a wide range of prices. mprovement unless specifically noted on the first page of this report
* Adjustments made for differences in condition and location are badifferences in average sale price in the market area according to pasize adjustments of \$5 per sq ft have been made to account for differences. Actual age adjusted at \$150 a year (with 10 years or more	ired sales analysis, historical data and appraiser house files. Site erences in marketability as measured by historical paired sales
bathrooms @10000.	
* Solar panel ownership status was unable to be verified and therefore	ore was not given contributory value.
COST APPROACH TO VALU	E (not required by Fannie Mae)
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est local builders, local MLS, and other pertinent data sources.	ons.
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55211 File No. JET230910

Exterior-Only Inspection Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser s certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

55211 File No. **JET230910**

Exterior-Only Inspection Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser s or supervisory appraiser s (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report

File No. JET230910

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an electronic record containing my electronic signature, as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an electronic record containing my electronic signature, as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
1 1 15	
Signature	Signature
Name Josef / Teeke	Name
Company Name <u>JET Appraisal Services LLC</u>	Company Name
Company Address 2280 Menzel Place	Company Address
Santa Clara, CA 95050	
Telephone Number <u>408-799-5404</u>	Telephone Number
Email Address teekejosef@gmail.com	Email Address
Date of Signature and Report 09/14/2023	Date of Signature
Effective Date of Appraisal 09/14/2023	State Certification #
State Certification # 3004701	or State License #
or State License # or Other (describe) State #	State Expiration Date of Certification or License
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/04/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
282 Bangor Ave	Did not inspect exterior subject property
San Jose, CA 95123	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,185,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapitol	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

282 Bangor Ave		1			,				7 10 10 10 10				
Maddress Sart Jose, CA 95123 Sart Jose,	FEATURE		SUBJECT				SALE NO. 4			SALE NO. 5			
Provincy to Subject Sale Price Sale Pr	282 Bangor Ave			5874 Fa	alon Wa	ay		262 Bie	ber Dr		205 E	Beegum Way	
Provincy to Subject Sale Price Sale Pr	Address San Jose, C	CA 9512	23	San Jos	e. CA	951	23	San Jos	se. CA 951	23			
Sale Price Sal							-			-			-
Substitution Subs				0.24 11111	C3 OL		4 200 200	0.07 1111		4 200 000	0.23		4 400 000
Data Source(s)	-	+				_	1,320,000			1,300,000			1,199,000
Value ADJUSTMENTS	Sale Price/Gross Liv. Area	\$	0.00 sq. ft.										
VALUE ADJUSTMENTS	Data Source(s)						623;DOM 6			552;DOM 7			867;DOM 8
VALUE ADJUSTMENTS	Verification Source(s)			Doc#254	473960	0		Doc#25	480349		Pend	ina	
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Site			<u>, </u>										
View N;Res; N;Res; N;Res; N;Res; N;Res; N;Res; Design (Style) DT2;Contemp DT1;Contemp DT1;Co					іріе								
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Design (Style) DT2; Contemp	View	N:Res	S:	N:Res:				N:Res:			N:Re	s:	
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Actual Age			Jontonip		пспр		0		пспр	0		Contemp	
Condition	<u> </u>												
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Above Grade Room Count Patio Balms Balms Total Bdrms Balms Total Bdrms Balms Total Bdrms Balms Patio P	Condition	C4		C3			-45.000	C3		-45.000	C3		-45.000
Room Count			rme B-#-		B. 11	$\overline{}$.5,556		Dost-	.5,550		Irmo D-4-	.5,550
Gross Living Area 100		-					_			E 000			F 000
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Basement & Finished Rooms Below Grade Rooms Below Grade Average Av	Gross Living Area 100		1,617 sq. ft.	1	,3 <mark>67</mark> s	q. ft.	25,000	′	1,664 sq. ft.	_4,700	L	1,546 sq. ft.	7,100
Rooms Below Grade		0sf										·	
Functional Utility		33.		33.				33.			33.		
Heating/Cooling FWA/NoAC FWA/CAC -10,000 FWA/CAC -10,000 FWA/NoAC				.		-+							
Energy Efficient Items dual pane win Owned Solar -25,000 dual pane win dual pane win Garage/Carport 2ga2dw 2ga2dw 2ga2dw 2ga2dw 2ga2dw Porch/Patio/Deck Patio Pa	Functional Utility												
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FEATURE	5	UBJECT				SALE NO. 7	CC	MPARABLE S	SALE NO. 8		COMPARABLE S	ALE NO. 9
282 Bangor Ave			289 Baı									
Address San Jose, C	A 9512	23	San Jos			23						
Proximity to Subject			0.04 mi	les NV	/							
Sale Price	\$				\$	1,299,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 840.				\$ 0.0	00 sq. ft.		\$	0.00 sq. ft.	
Data Source(s)				ML819	258	309;DOM 143						
Verification Source(s)			Active									
VALUE ADJUSTMENTS	DES	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing									
Concessions												
Date of Sale/Time			Active									
Location	N;Res	<u>, </u>	N;Res;									
Leasehold/Fee Simple	Fee S		Fee Sin									
Site	4986		5136 sf			-800						
View	N;Res		N;Res;									
Design (Style)		ontemp	DT2;Co	ntemp								
Quality of Construction	Q4		Q4									
Actual Age	60		60									
Condition	C4		C3			-45,000	,					
Above Grade	Total Bdri		Total Bdrms				Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count	9 3		7 3	2.1		-5,000						
Gross Living Area 100		1,617 sq. ft.		1,546 s	q. ft.	7,100		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade												
Functional Utility	Avera	ge	Average	e								
Heating/Cooling	FWA/I		FWA/C			-10,000						
Energy Efficient Items		ane win	dual pa			,						
Garage/Carport	2ga2d		2ga2dw									
Porch/Patio/Deck	Patio		Patio									
Additions	None	noted	None no	oted								
			1									
			1									
Net Adjustment (Total)			│	χ.	\$	53,700	П +				+	
Adjusted Sale Price			Net Adj.	-4.1%		00,100	Net Adj.	% V		Net Ac		
of Comparables			Gross Adj.	5.2%		1,245,300		% \$		Gross	-	
ITEM		SI	JBJECT	0.270	ΙΨ.	COMPARABLE SA			ARABLE SALE NO		•	E SALE NO. 9
Date of Prior Sale/Transfer		03/15/2011				COIVII / II (I I I I I I I I I I I I I I I	LL NO. 1	COIVII	AND IDEE OF REE ING	. 0	COMI 7 II O IBE	L O/ LEL IVO. 5
Price of Prior Sale/Transfer		\$425,000										
Data Source(s)		Realist data	<u> </u>		Ra	alist data						
Effective Date of Date Cour	200(0)	09/13/2023				/13/2023						
Effective Date of Data Sour Summary of Sales Compar	icon Anne				09/	13/2023						
Summary of Sales Compar	ison Appro	oacn										
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55211 File No. JFT230910

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

File No. JET230910 Abbreviations Used in Data Standardization Text **Full Name Appropriate Fields** Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade AdjPrk Lndfl Landfill Adjacent to Park Location Location Adjacent to Power Lines AdjPwr Location LtdSght Limited Sight View Sale or Financing Concessions Listing Α Adverse Location & View Listina ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) ΑТ Attached Structure Design(Style) Mtn Mountain View View ba Bathroom(s) Basement & Finished Rooms Below Grade Neutral Location & View Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Onen Garage/Carport В op BsyRd Busy Road Location Other Basement & Finished Rooms Below Grade Garage/Carport 0 Other Carport Design(Style) СD Cash Cash Sale or Financing Concessions Prk Park View View CtySky City View Skyline View View Pstrl Pastoral View View City Street View CtyStr View Pwrl n Power Lines View Commercial Influence PubTrn **Public Transportation** Comm Location Recreational (Rec) Room Contracted Date Date of Sale/Time Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Covered REO **REO Sale** Garage/Carport Sale or Financing Concessions CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH DT **Detached Structure** Design(Style) Rural Housing - USDA Sale or Financing Concessions SD Semi-detached Structure dw Driveway Garage/Carport Design(Style) Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate S **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Sale or Financing Concessions sf Square Feet Area, Site, Basement Garage Garage/Carport sqm Square Meters Area, Site, Basement Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Veterans Administration Sale or Financing Concessions gbi Garage - Built-in Garage/Carport VA Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Walk Out Basement Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr View Water View View HR High Rise Structure Design(Style) Withdrawn Date Date of Sale/Time Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. **Full Name Appropriate Fields** Abbrev. **Full Name** Appropriate Fields

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ADDENDUM

Borrower: Redwood Holdings LLC	File No.: JET230910
Property Address: 282 Bangor Ave City: San Jose	Case No.: 55211 State: CA Zip: 95123
Lender: Wedgewood Inc	State. CA ZIP. 95123
Ÿ	
Neighborhood Description	
The subject is located in area 12 known as Blossom Val	ley, where is a predominantly single-family residential neighborhood.
The area enjoys good proximity to schools, shopping, ar area. No unfavorable neighborhood factors were observed.	nd freeways. Employment is available throughout the subject market
area. No umavorable neighborhood factors were observ	ved of are known to the appraiser.
. Ac	Idendum Page 1 of 1

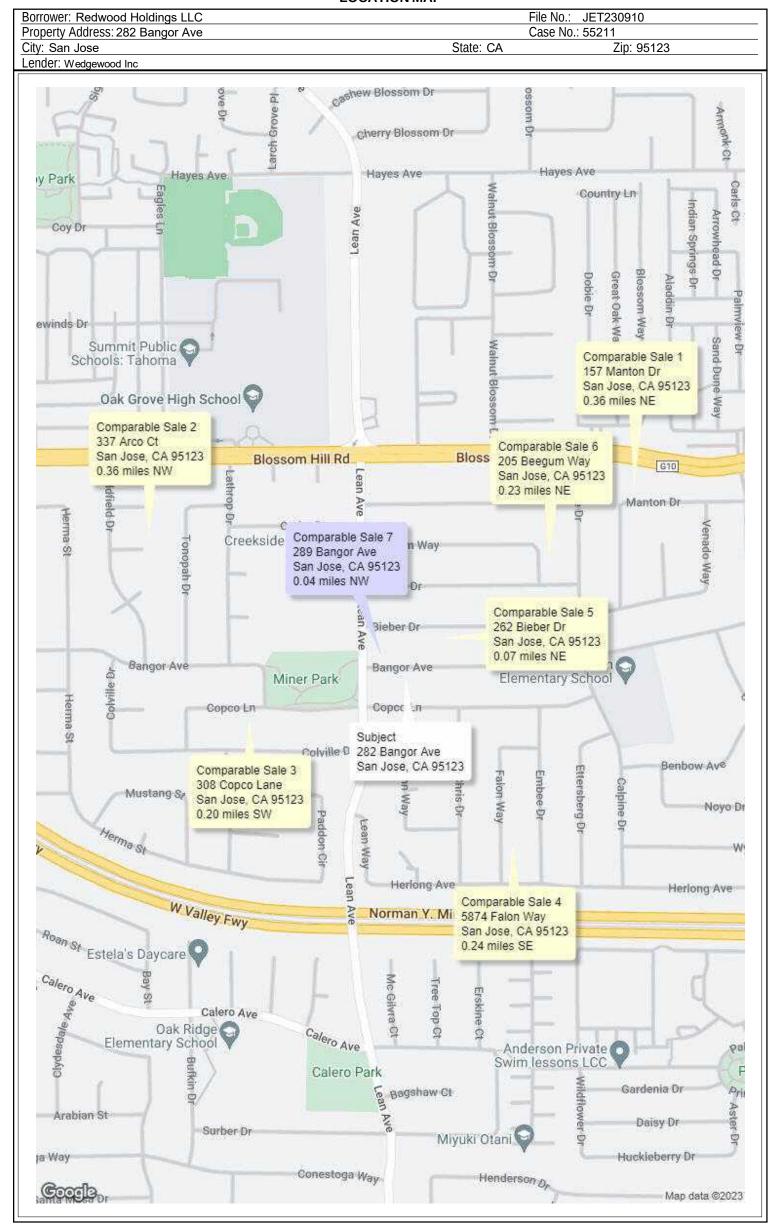
JET Appraisal Services

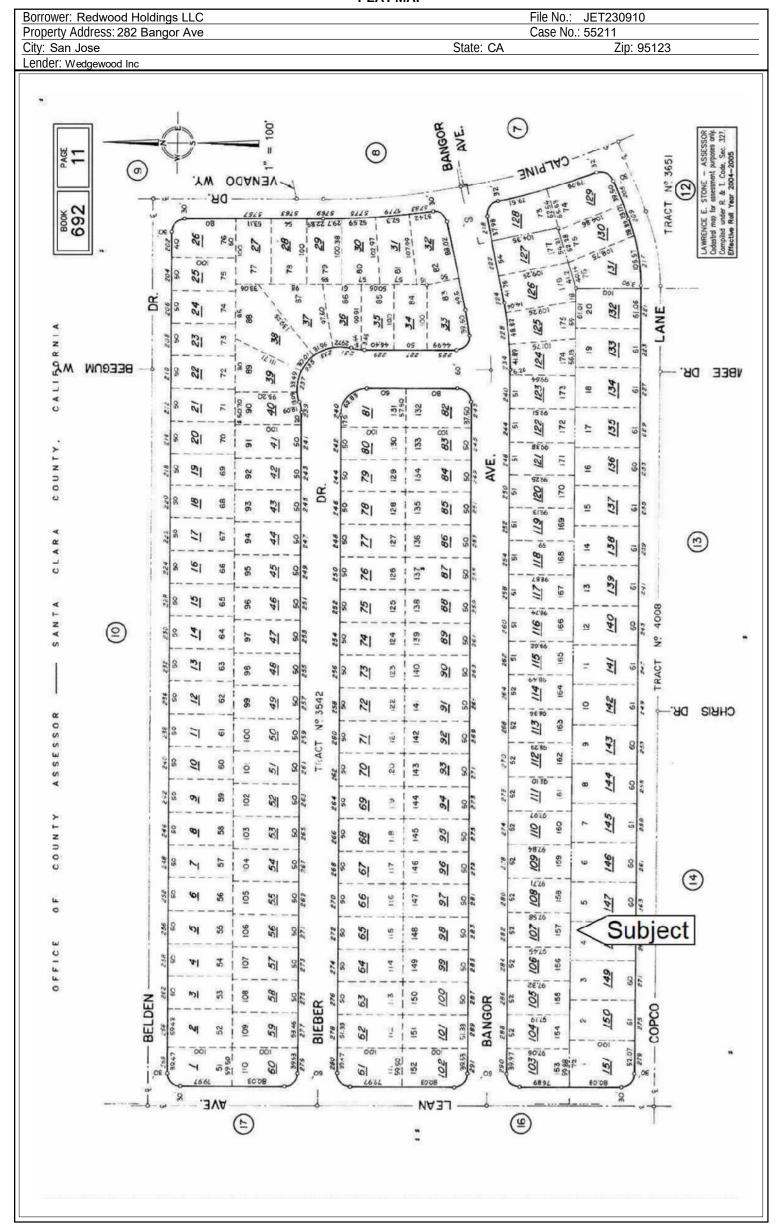
55211

Market Conditions Addendum to the Appraisal Report File No. JET230910

The purpose of this addendum is to provide the lender/client with		understanding of the	market tremus and cor	iditions prevaient i	00		00a.	i nis is a required
addendum for all appraisal reports with an effective date on or at	ter April 1, 2009.	Ott. Con	loop		C+-+-	C	- 05	100
Property Address 282 Bangor Ave Borrower Redwood Holdings LLC		City San	Jose		State	CA Zip Cod	e 95)123
			:	:-				
Instructions: The appraiser must use the information require								
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable								
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident								-
that would be used by a prospective buyer of the subject proper								
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	is seasonai marke		Overall Trend	I ECIU	sures, etc.
Total # of Comparable Sales (Settled)	16	3	7	Increasing	X			Declining
Absorption Rate (Total Sales/Months)	2.67	1.00	2.33	Increasing		Stable	╬	Declining
Total # of Comparable Active Listings	0	2	3	Declining	1	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	2.00	1.30	Declining	X		1	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend) morecomy
Median Comparable Sale Price	\$1,225,000	\$1,305,000	\$1,250,000	Increasing		Stable	\Box	Declining
Median Comparable Sales Days on Market	10	7	6	X Declining	T	Stable	╁	Increasing
Median Comparable List Price	N/A	\$1,199,500	\$1,299,999	X Increasing	\vdash	Stable	╁╴	Declining
Median Comparable Listings Days on Market	N/A	26	8	Declining	l X		╁	Increasing
Median Sale Price as % of List Price	100%	104%	108%	X Increasing		Stable	+	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	10070	Declining	IX		╁	Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increa	sing use of huvdov			do fe	
An analysis was performed on 26 competing								
seller concessions.	Sales over the p	Jast 12 months	. 1 01 11030 3010	s, a total of o	0 70 1	vere report	ou t	Tiavo
Seller Corroessions.								
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	voc. ovnlain (including	the trends in listings a	nd calos of forcelo	od pro	nortice)		
An analysis was performed on 26 competing							ad t	o he REO
An analysis was performed on 20 competing	sales over the p	Jast 12 months	. I OI tilose sale	s, a lolai oi o	0 70 1	vere reporte	Ju i	J DE INLO.
Cite data sources for above information. Information repo	artad in the MIC	El jetinge evetor	- (i	ctive date of	1Ω/1 <i>/</i>	/2023) was	util	izod to
				cuve date of				
arrive at the results noted on this addendum.								
arrive at the results noted on this addendum.	Any percent ch	ange results no	ted in these cor	mments are b	ased	on simple	regi	ression.
arrive at the results noted on this addendum. Summarize the above information as support for your conclus	Any percent ch	ange results no	ppraisal report form.	mments are t	ased	on simple	regi	ression.
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LOCATION MAP





SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	No.: JET230910	
Property Address: 282 Bangor Ave	Case	No.: 55211	
City: San Jose	State: CA	Zip: 95123	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 14, 2023 Appraised Value: \$ 1,185,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC		File No.: JET230910
Property Address: 282 Bangor Ave		Case No.: 55211
City: San Jose	State: CA	Zip: 95123
Lender: Wedgewood Inc		



COMPARABLE SALE #1

337 Arco Ct San Jose, CA 95123 Sale Date: s08/23;c07/23 Sale Price: \$ 1,250,000



COMPARABLE SALE #2

308 Copco Lane San Jose, CA 95123 Sale Date: s07/23;c06/23 Sale Price: \$ 1,152,000



COMPARABLE SALE #3

157 Manton Dr San Jose, CA 95123 Sale Date: s06/23;c05/23 Sale Price: \$ 1,200,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC		File No.: JET230910
Property Address: 282 Bangor Ave		Case No.: 55211
City: San Jose	State: CA	Zip: 95123
Lender: Wedgewood Inc		



COMPARABLE SALE #4

5874 Falon Way San Jose, CA 95123 Sale Date: s05/23;c04/23 Sale Price: \$ 1,320,000



COMPARABLE SALE #5

262 Bieber Dr San Jose, CA 95123 Sale Date: s05/23;c04/23 Sale Price: \$ 1,300,000



COMPARABLE SALE #6

205 Beegum Way San Jose, CA 95123 Sale Date: c08/23 Sale Price: \$ 1,199,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	lo.: JET230910
Property Address: 282 Bangor Ave	Case	No.: 55211
City: San Jose	State: CA	Zip: 95123
Lender: Wedgewood Inc		



COMPARABLE SALE #7

289 Bangor Ave San Jose, CA 95123 Sale Date: Active Sale Price: \$ 1,299,000

COMPARABLE SALE #8

Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$ Borrower: Redwood Holdings LLC
Property Address: 282 Bangor Ave
City: San Jose
Lender: Wedgewood Inc

BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER
REAL ESTATE APPRAISER LICENSE

Josef E. Teeke

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: 300470

Effective Date: December 5, 2022 Date Expires: December 4, 2024

Angela Jemmott, Bureau Chief, BREA

3068983

Borrower: Redwood Holdings LLC	File	No.: JET230910
Property Address: 282 Bangor Ave	Cas	se No.: 55211
City: San Jose	State: CA	Zip: 95123
Landamiter		

Lender: Wedgewood Inc



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

□ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3186841-23 Renewal of: RAP3186841-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Josef Teeke Item 1. Named Insured:

Item 2. Address: 2280 MENZEL PLACE

> SANTA CLARA, CA 95050 City, State, Zip Code:

Item 3. Policy Period: From 03/09/2023 To 03/09/2024

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ 500,000 Damages Limit of Liability - Each Claim

500,000 Claim Expenses Limit of Liability - Each Claim

1,000,000 Damages Limit of Liability - Policy Aggregate

1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ 1,000 Aggregate

Item 6. Premium: \$ 875.00

Item 7. Retroactive Date (if applicable): 03/09/2021

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Kerey a tragmoni Authorized Representative

D42101 (03/15) Page I of I

Appraisal Analytics Addendum Sales & Listings Farm List

55211 File # JET230910

Comments:

_											
	Address	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	282 Bangor Ave				4,986sf	1,617	3	2.0	60	2	
1	5872 Erskine Ct		1,350,000	09/05/23	6,220sf	1,683	4	2	52	2	
2	337 Arco Ct		1,250,000	08/08/23	8,145sf	1,750	4	2	53	2	
3	218 Copco Ln		1,150,000	07/27/23	7,268sf	1,400	4	2	57	2	
4	274 Bieber Dr		1,350,000	07/13/23	5,000sf	1,617	3	2	60	2	
5	308 Copco Lane		1,152,000	07/10/23	6,090sf	1,675	3	2	55	2	
6	360 Colville Dr		1,401,000	07/06/23	6,213sf	1,695	3	2	56	2	
7	157 Manton Dr		1,200,000	06/15/23	5,103sf	1,400	4	2	57	2	
8	262 Bieber Dr		1,300,000	05/26/23	5,002sf	1,664	4	2	60	2	
9	5874 Falon Way		1,320,000	05/12/23	6,100sf	1,367	3	2	56	2	
10	5631 Lean Ave		1,305,000	04/12/23	6,821sf	1,675	3	2	55	2	
11	5855 Ettersberg Dr		1,150,000	02/23/23	5,000sf	1,664	4	2	57	2	
12	298 Calero Ave		1,225,000	02/22/23	8,043sf	1,675	3	2	52	2	
13	389 Mat Ave		1,199,000	02/22/23	6,566sf	1,512	4	2	47	2	
14	260 Beegum Way		1,325,000	02/16/23	4,933sf	1,546	3	2.1	60	2	
15	250 Bangor Ave		1,225,000	02/10/23	5,049sf	1,617	3	2	60	2	
16	5865 Paddon Cir		1,130,000	01/09/23	6,349sf	1,675	3	2	55	2	
17	5896 Erskine Ct		1,225,000	12/28/22	7,066sf	1,683	4	2	52	2	
18	329 Copco Ln		1,370,000	11/28/22	6,651sf	1,683	4	2	55	2	
19	211 Beegum Way		1,235,000	11/14/22	9,282sf	1,400	4	2	60	2	
20	241 Bieber Dr		1,200,000	11/07/22	5,000sf	1,400	3	2	60	2	
21	360 Mustang St		1,298,888	10/18/22	5,794sf	1,649	3	2	59	2	
22	308 Blossom Hill Rd		1,128,000	10/12/22	6,960sf	1,755	3	2	55	2	
23	5826 Paddon Cir		1,349,000	09/30/22	6,516sf	1,675	3	2	55	2	
24	5779 Cohasset Way		1,300,000	09/29/22	5,741sf	1,664	4	2	57	2	
25	5783 Cohasset Way		1,100,000	09/28/22	7,200sf	1,617	3	2	57	2	
26	5884 Pontius Ct		1,200,000	09/27/22	8,800sf	1,688	3	2	52	2	

Appraisal Analytics Addendum

Sales & Listings Farm List

55211 File # JET230910

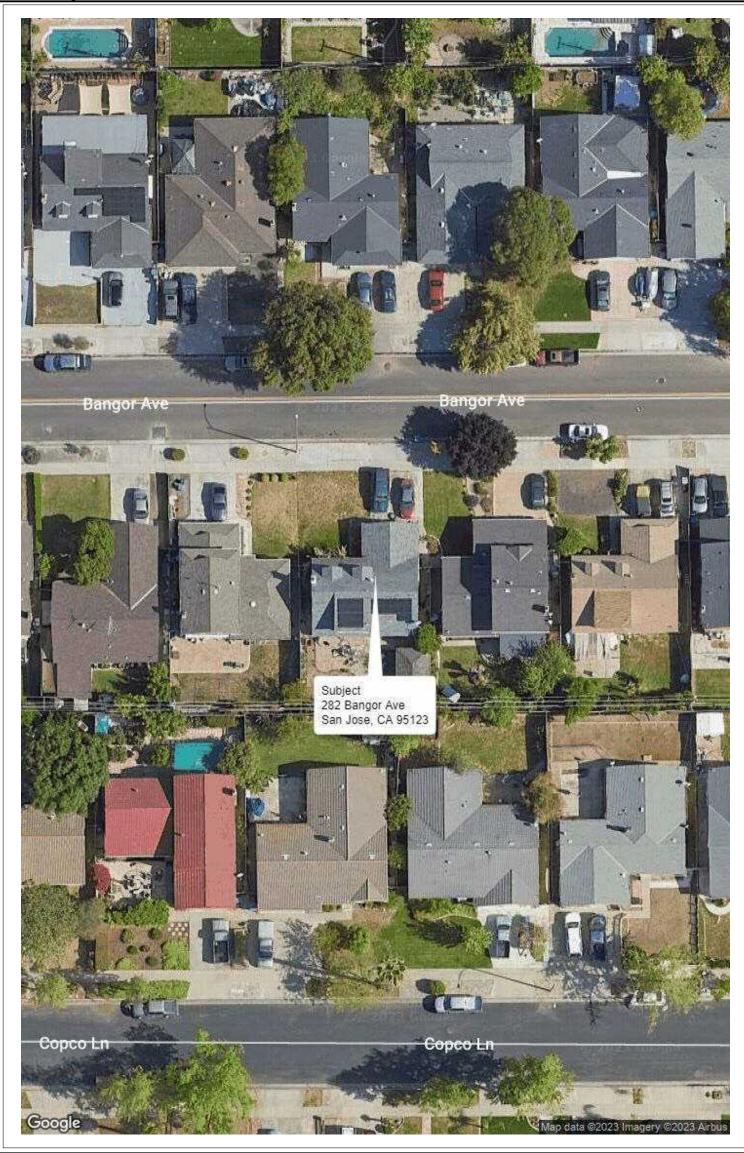
	Addre	ess	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Suh	282 Bangor Ave	<u>.</u>				4,986sf	1.617	3	2.0	60	2	
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L												
1												

AERIAL MAP

File No.: JET230910 Borrower: Redwood Holdings LLC Property Address: 282 Bangor Ave City: San Jose Case No.: 55211

State: CA Zip: 95123

Lender: Wedgewood Inc



Property Address: 282 Bangor Ave	Case No.: 55211
City: San Jose	State: CA Zip: 95123
Lender: Wedgewood Inc	
PROPERTY TRANSFER HISTORY	
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *	
(may include properties that were considered but not utilized as compara	ables)
337 Arco Ct	
-Transferred on 01/1972 for \$31,900 as a Deed (Reg) (Document #).	
Transferred on the 17 to 12 to 1 40 1,000 do a 2000 (10g) (2000 month 17).	
308 Copco Lane	
-Transferred on 04/19/1988 for \$142,000 as a Grant Deed (Document #	K0505-1111).
1 Final	
Appraiser: Sup	pervisory Appraiser:
Name: Name:	me:

File No.: JET230910

Borrower: Redwood Holdings LLC